

**Information to identify the case:**

Debtor 1	<u>Ronald Minnich</u>	Social Security number or ITIN	xxx-xx-3846
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Carrie A. Minnich</u>	Social Security number or ITIN	xxx-xx-8500
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-22432-CMB			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ronald Minnich

Carrie A. Minnich  
aka Carrie A. Smith

10/12/22

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Ronald Minnich  
Carrie A. Minnich  
Debtors

Case No. 17-22432-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 12, 2022

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Ronald Minnich, Carrie A. Minnich, 126 Irving Avenue, Latrobe, PA 15650-2934
14642973	+ City of Latrobe, PO box 829, Latrobe, PA 15650-0829
14642978	+ Excella Health, 134 Industrial Park Road, Suite 2400, Greensburg, PA 15601-7848
14642983	+ Northwest Consumer Discount Company, 5927 Ropute 981, Stuite 3, PO box 983, Latrobe, PA 15650-0983
14642984	+ Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
14642985	Portfolio Recovery Associates, 120 Corporate Blvd., Cumberland, MD 21502
14642986	+ Southern CR Adjusters, 2420 Professional, Rocky Mount, NC 27804-2253
14642988	+ SynchbToysrus, PO box 965036, Orlando, FL 32896-5036
14642991	+ Westmoreland EM Med Spec., PO Box 1348, Indiana, PA 15701-5348

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 13 2022 04:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 13 2022 00:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 13 2022 04:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 13 2022 00:56:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: BANKAMER.COM	Oct 13 2022 04:53:00	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
14715946	+ EDI: CINGMIDLAND.COM	Oct 13 2022 04:53:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
14642971	+ EDI: BANKAMER.COM	Oct 13 2022 04:53:00	Bank of America, 7105 Corporate Drive, Plano, TX 75024-4100
14642970	+ EDI: BANKAMER.COM	Oct 13 2022 04:53:00	Bank of America, PO Box 31785, Tampa, FL 33631-3785
14898777	+ Email/Text: BKBCNMAIL@carringtonms.com	Oct 13 2022 00:55:00	Bank of America, N.A., C/O Carrington Mortgage Services, LLC, PO BOX 3730, Anaheim, CA 92803-3730
14642972	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com		

District/off: 0315-2

User: auto

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Total Noticed: 36

		Oct 13 2022 00:56:00	Berks Credit and Collection, 900 Corporate Drive, Reading, PA 19605-3340
14642974	+ Email/Text: bankruptcy@jdbyrider.com		
		Oct 13 2022 00:56:00	CNAC, 12802 Hamilton Crossing Blvd., Carmel, IN 46032-5424
15517265	+ Email/Text: BKBCNMAIL@carringtonms.com		
		Oct 13 2022 00:55:00	Carrington Mortgage Services, LLC, 1600 South Douglass Rd., Anaheim, CA 92806-5948
14642975	+ Email/Text: bankruptcy@credencerm.com		
		Oct 13 2022 00:56:00	Credence Resource Management, PO Box 2300, Southgate, MI 48195-4300
14642976	+ Email/PDF: creditonebknotifications@resurgent.com		
		Oct 13 2022 00:58:27	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
14642977	+ Email/Text: bknotice@ercbpo.com		
		Oct 13 2022 00:56:00	Enhanced Recovery Corp., PO Boc 57547, Jacksonville, FL 32241-7547
14642979	EDI: JEFFERSONCAP.COM		
		Oct 13 2022 04:53:00	Jefferson Capital Systems, 16 McLeland Road, Saint Cloud, MN 56303
14642981	^ MEBN		
		Oct 13 2022 00:54:04	KML Law Group, 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541
14642980	+ Email/Text: BKRMailOPS@weltman.com		
		Oct 13 2022 00:56:00	Kay Jewelers, PO Box 740425, Cincinnati, OH 45274-0425
14642982	+ Email/Text: bankruptcydpt@mcmcg.com		
		Oct 13 2022 00:56:00	Midland Credit Mgmt. Inc., 2365 Northside Dr. 300, San Diego, CA 92108-2710
14708129	+ Email/Text: bankruptcydpt@mcmcg.com		
		Oct 13 2022 00:56:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14714549	EDI: PRA.COM		
		Oct 13 2022 04:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14643356	+ EDI: RECOVERYCORP.COM		
		Oct 13 2022 04:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14658077	Email/Text: signed.order@pfwattorneys.com		
		Oct 13 2022 00:56:00	New Century Financial Services, Inc., c/o Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054
14680256	+ Email/Text: ebnpeoples@grblaw.com		
		Oct 13 2022 00:56:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14642987	+ EDI: RMSC.COM		
		Oct 13 2022 04:53:00	SYNCB/Walmart, PO Box 965036, Orlando, FL 32896-5036
14642989	^ MEBN		
		Oct 13 2022 00:53:08	UPMC Health Services, UPMC East, PO Box 371472, Pittsburgh, PA 15250-7472
14714504	^ MEBN		
		Oct 13 2022 00:53:36	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14675073	EDI: AIS.COM		
		Oct 13 2022 04:53:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14642990	+ EDI: VERIZONCOMB.COM		
		Oct 13 2022 04:53:00	Verizon Wireless, PO Box 26055, Minneapolis, MN 55426-0055

TOTAL: 29

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr		BANK OF AMERICA, N.A. C/O CARRINGTON MORTGAGE SERV
cr		Carrington Mortgage Services, LLC as servicer for
cr	*+	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948

District/off: 0315-2

User: auto

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cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14671987	*	Bank of America, P.O. Box 31785, Tampa, FL 33631-3785

TOTAL: 3 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2022 at the address(es) listed below:

Name	Email Address
Amy L. Zema	on behalf of Debtor Ronald Minnich amy@zemalawoffice.com
Amy L. Zema	on behalf of Joint Debtor Carrie A. Minnich amy@zemalawoffice.com
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. C/O CARRINGTON MORTGAGE SERVICES, LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Carrington Mortgage Services LLC as servicer for BANK OF AMERICA, N.A. bnicholas@kmlawgroup.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas I. Puleo	on behalf of Creditor BANK OF AMERICA N.A. tpuleo@goldbecklaw.com, BKGroup@goldbecklaw.com

TOTAL: 9